

Amendments to the Claims

Please enter the following amendments to the claims:

Listing of Claims:

1. (Currently Amended) A method of managing and validating a plurality of cash transfers by or on behalf of a first entity to an account of a second entity, the method comprising:
receiving, by at least one processor, information related to the cash transfer, wherein the information is provided in a file comprising a respective record for each cash transfer and a total amount of the cash transfers in all the records;
formatting, by at least one processor, the information into one of a plurality of formats based, at least in part, on a location of the account;
receiving the file;
summing, by at least one processor, the amounts of some or all of the cash transfers in each record;
comparing, by at least one processor, the summed cash ~~value~~ amount to the total ~~value~~ amount; and
rejecting, by at least one processor, the file if when the summed ~~value~~ amount and the total ~~value~~ amount are different.
2. (Original) The method of claim 1, wherein the account is a bank account, the method comprising:
formatting the information into one of a plurality of formats based, at least in part, on a location of the bank account.
3. (Previously Amended) The method of claim 1, comprising:
formatting the information in ~~an~~ a format provided by the National Automated Clearing House Association (NACHA), if the account is in the United States.
4. (Previously Amended) The method of claim 1, comprising:
formatting the information in a format provided by the United Nations Electronic Data ~~Exchange~~ Interchange for Administration, Commerce and Transport (UN/EDIFACT), if the account is not in the United States.
5. (Original) The method of claim 4, further comprising:

adding country specific information related to the country in which the account is located, to the UN/EDIFACT formatted information.

6. (Original) The method of claim 5, wherein the country specific information is NACHA format related information, the method comprising:

adding NACHA format related information to the UN/EDIFACT formatted information, if the account is in the United States.

7. (Original) The method of claim 1, further comprising:
identifying the country where the account is located;
formatting the information based, at least in part, on the country; and
adding information required by the country to transfer cash into the account, to the formatted information.

8. (Original) The method of claim 7, wherein the country specific information comprises formatting information.

9. (Original) The method of claim 1, further comprising:
identifying the country where the account is located;
formatting the information based, at least in part, on the country;
determining a time in the country beyond which cash transfer cannot take place; and
adding the time to the formatted information.

10. (Original) The method of claim 1, further comprising:
identifying the country where the account is located;
formatting the information based, at least in part, on the country;
determining a value date for money transfer in that country, by which date money must be transferred into the account; and
adding the value date to the formatted information.

11. (Original) The method of claim 1, further comprising:
identifying the country where the account is located;
formatting the information based, at least in part, on the country;
determining a threshold for a monetary value above which a cash transfer must take place by wire transfer;

determining whether the cash transfer must be by wire transfer, based on the threshold;
and

adding an indication of an acceptable transfer mode to the formatted information based,
at least in part, on the threshold.

12. (Original) The method of claim 1, further comprising:

selecting one of a plurality of clearing networks to clear and settle the cash transfer; and
adding the selected clearing network to the formatted information.

13. (Original) The method of claim 12, comprising:

selecting the clearing network based on a comparison of at least one of fees, time to
settlement and capabilities of the clearing networks.

14. (Original) The method of claim 1, wherein information about the second entity is
stored in memory and the received information about the cash transfer comprises information
about the second entity, the method further comprising:

comparing the received information about the second entity to the stored information.

15. (Original) The method of claim 14, further comprising:

ceasing processing of the cash transfer if there is a difference between the received
information and the stored information.

16. (Original) The method of claim 14, comprising:

receiving the information related to the cash transfer from a party; and
informing the party of the difference between the received information and the stored
information.

17. (Cancelled) The method of claim 1, wherein the information relates to a
plurality of cash transfers, and the information is provided in a file comprising a respective
record for each cash transfer and a total amount of the cash transfers in all the records, the
method comprising:

receiving the file;

summing the amounts of the cash transfers in each record;

comparing the summed cash value to the total value; and

rejecting the file if the summed value and the total value are different.

18. (Previously Amended) The method of claim 1, wherein the file is provided by a party, the method further comprising:

reporting the rejected file to the party.

19. (Original) The method of claim 1, further comprising:

analyzing the information for data errors.

20. (Previously Amended) The method of claim 19, wherein the information relates to a plurality of cash transfers, each described in a respective record in a file, the method further comprising:

summing the number of records with an error;

comparing the sum to a threshold; and

rejecting the file if the number of records with errors exceeds the threshold.

21. (Original) The method of claim 20, wherein the file is provided by a party, the method further comprising: informing the party of an identity of the records with errors.

22. (Original) The method of claim 20, wherein the file is provided by a party, the method comprising:

summing the number of records with an error;

comparing the sum to a threshold; and

if the number of records with errors is less than the threshold, removing the records with errors from the file.

23. (Original) The method of claim 22, wherein the file is provided by a party, the method further comprising:

informing the party of an identity of the records with errors.

24. (Original) The method of claim 1, further comprising:

sending the formatted information to a clearing network to clear and settle the cash transfer.

25. (Original) The method of claim 1, further comprising:

receiving information from the clearing network concerning a status of the clearance and settlement of the cash transfer; and

informing a party of the status.

26. (Original) The method of claim 1, comprising:

receiving the information from a platform chosen for the group consisting of a credit card processor, a bank, a business-to-business gateway for electronic fund transfer, a business-to-consumer gateway for electronic fund transfer or a consumer-to-business gateway for electronic fund transfer.

27. (Original) The method of claim 1, wherein the cash transfer relates to a transaction between the first and second entities, the method comprising:

receiving information related to a transaction chosen from the group consisting of a credit card transaction, a debit card transaction, a payment by check, an electronic funds transfer and a wire payment between the first and second entities.

28. (Original) The method of claim 27, comprising:

receiving information chosen from the group consisting of the first entity, the second entity, a cash value of the transaction, a date of the transaction, a time of the transaction, a currency of the transaction, a bank of the second entity, and a bank account of the second entity.

29. (Original) The method of claim 1, comprising:

formatting the information based, at least in part, on a clearing network to be used to transfer the money.

30. (Original) The method of claim 1, comprising:

formatting the information into a first format if the bank account is in the United States; and formatting the information into a second format if the bank account is not in the United States.

31. (Currently Amended) A method of managing and validating cash transfers by or on behalf of at least one first entity to a bank account of at least one respective second entity, the method comprising:

receiving, by at least one processor, information related to the cash transfer in the form of a file comprising at least one record related to a respective cash transfer, from a party;

formatting, by at least one processor, the information in the at least one record into one of a plurality of formats based, at least in part, on a country where the bank account of the second entity related to the cash transfer of the record is located, to form a formatted record; and

sending, by at least one processor, a file comprising at least one formatted record to a clearing network, wherein the amounts of some or all of the cash transfers in the formatted

record are summed and compared to a total value, and the formatted file rejected if the summed value and the total value are different.

32. (Original) The method of claim 31, further comprising:
identifying the country where the bank account is located, for a formatted record;
retrieving country specific information required by the country in order to transfer cash into the bank account, from memory; and
adding the country specific information to the formatted record.

33. (Original) The method of claim 32, further comprising:
retrieving country specific formatting information required by the country in order to transfer cash into the bank account, from memory; and
modifying a formatted record to meet formatting requirements of the country.

34. (Original) The method of claim 33, further comprising:
retrieving a time in the country beyond which cash transfer cannot take place, from memory; and
adding the time to the formatted record.

35. (Original) The method of claim 34, further comprising:
retrieving a value date for money transfer in the country, by which date money must be transferred into the account, from memory; and
adding the value date to the formatted record.

36. (Original) The method of claim 35, further comprising:
retrieving a threshold in the country for a monetary value above which a cash transfer must take place by wire transfer, from memory;
determining whether the cash transfer of the formatted record must be by wire transfer, based on the threshold; and
adding an indication of an acceptable transfer mode to the formatted information, based, at least in part, on the determination.

37. (Original) The method of claim 31, further comprising:
selecting one of a plurality of available clearing networks to clear and settle the cash transfer of formatted record; and
adding the selected clearing network to the formatted record.

38. (Original) The method of claim 37, comprising:
selecting the clearing network based on a comparison of at least one of fees, time to settlement and capabilities of available clearing networks.

39. (Original) The method of claim 31, comprising:
formatting the information based, at least in part, on a clearing network to be used to transfer the money.

40. (Original) The method of claim 31, comprising:
formatting the information into a first format if the bank account is in the United States;
and
formatting the information into a second format if the bank account is not in the United States.

41. (Previously Amended) A method of managing cash transfers by or on behalf of at least one first entity to a bank account of at least one respective second entity, the method comprising:

receiving information about a second entity, from a party; storing the received information about the second entity;

receiving information related to the cash transfer in the form of a file comprising at least one record related to a respective cash transfer, from the party; and

comparing the received information about the second entity to the stored information, wherein the received information comprises summed amounts of cash transfers in the record and the stored information comprises a previously stored total value of the cash transfers.

42. (Original) The method of claim 41, further comprising:
ceasing processing of the cash transfer of the record if there is a difference between the received information and the stored information.

43. (Original) The method of claim 42, comprising:
informing the party of the difference between the received information and the stored information.

44. (Original) The method of claim 41, further comprising:
flagging the record where there is a difference; and
informing the party of the difference.

45. (Original) The method of claim 41, further comprising:

if the received information and the stored information match, formatting the information in the at least one record into one of a plurality of formats based, at least in part, on a location of the bank account of the second entity related to the cash transfer of the record, to form a formatted record; and

sending a file comprising at least one formatted record to a clearing network.

46. (Previously Amended) A method of managing cash transfers by or on behalf of at least one first entity to a bank account of at least one respective second entity, the method comprising:

receiving information related to the cash transfer in the form of a file comprising at least one record related to a respective cash transfer, from a party;

sending the information to a clearing network to clear and settle the cash transfer, wherein the received information comprises summed amounts of cash transfers in the file and the summed amounts are compared to a total value of the cash transfers;

receiving information from the clearing network concerning a status of the clearance and settlement of the cash transfer; and

informing the party of the status.

47. (Original) The method of claim 46, wherein a second party is contractually associated with the first party or the second party with respect to the cash transfer, the method further comprising:

informing the second party of the status.

48. (Original) The method of claim 46, comprising:

receiving the information from the clearing network in the form of at least one of a bank status message and a financial statement of account.

49. (Original) The method of claim 48, comprising:

informing the party of the steps of the clearance and settlement of the cash transfer through the clearance network, based, at least in part, on the bank status message and the financial statement of account.

50. (Currently Amended) A system for managing and validating a plurality of cash transfers by or on behalf of a first entity to an account of a second entity, the system comprising:

means for receiving information related to the plurality of cash transfers, wherein the information is provided in a file comprising a respective record for each cash transfer and a total amount of the cash transfers in all the records;

means for formatting the information into one of a plurality of formats based, at least in part, on a location of the account;

means for receiving the file;

means for summing the amounts of some or all of the cash transfers in each record;

means for comparing the summed cash ~~value~~ amount to the total ~~value~~ amount; and

means rejecting the file if the summed ~~value~~ amount and the total ~~value~~ amount are different.

51. (Previously Amended) A system to manage a cash transfer by or on behalf of a first entity to an account of a second entity, the system comprising:

memory to store information related to the cash transfer; and

a processor coupled to the memory, the processor being programmed to:

format the information into one of a plurality of formats based, at least in part, on a location of the account, wherein the information is provided in a file comprising a respective record for each cash transfer and a total amount of the cash transfers in all the records;

sum the amounts of some or all of the cash transfers in each record;

compare the summed cash value to the total value; and

reject the file if the summed value and the total value are different.

52. (Original) The system of claim 51, wherein the account is a bank account and the processor is programmed to:

format the information into one of a plurality of formats based, at least in part, on a location of the bank account.

53. (Original) The system of claim 51, further comprising:

memory to store country specific formatting information related to a plurality of countries, the country specific formatting information being required to conduct the cash transfer in a respective country where the account is located; wherein the processor is programmed to:

identify from the information related to the cash transfer a country of location of the account;

retrieve country specific formatting information for the country; and
modify the formatted information to conform to the country specific formatting information.

54. (Original) The system of claim 51, further comprising:

memory to store country specific information related to a plurality of countries, the country specific information being required to conduct the cash transfer in a respective country where the account is located; wherein the processor is programmed to:

identify from the information related to the cash transfer a country of location of the account;

retrieve country specific information for the country from the memory; and

add the country specific information to the formatted information.

55. (Original) The system of claim 51, further comprising: memory to store country specific formatting information related to a plurality of countries, the country specific formatting information being required to transfer the cash in a respective country where the account is located; wherein the processor is programmed to:

identify from the information related to the cash transfer a country of location of the account;

retrieve country specific formatting information for the country from the memory; and

modify the formatted information to conform to the country specific formatting information.

56. (Original) The system of claim 51, further comprising:

memory to store times in a plurality of countries beyond which cash transfer cannot take place;

wherein the processor is programmed to:

identify from the information related to the cash transfer a country of location of the account;

retrieve the time information for the country from the memory; and

add the time to the formatted information.

57. (Original) The system of claim 51, further comprising:

memory to store value dates for money transfer in a plurality of countries, by which date money must be transferred into an account in that country;

wherein the processor is programmed to:

identify from the information related to the cash transfer a country of location of the account;

retrieve the value date information for the country from the memory; and

add the value date to the formatted information.

58. (Original) The system of claim 51, further comprising:

memory to store thresholds in a plurality of countries for monetary values above which a cash transfer must take place by wire transfer in a respective country;

wherein the processor is programmed to:

identify from the information related to the cash transfer a country of location of the account;

retrieve the threshold for the country from the memory; and

determine whether the cash transfer must be by wire transfer, based on the threshold; and

add an indication of whether the cash transfer must be by wire or not, to the formatted information based, at least in part, on the determination.

59. (Original) The system of claim 51, further comprising:

memory to store information related to a plurality of clearing networks that may be selected to clear and settle the cash transfer in a respective country;

wherein the processor is programmed to:

select one of the plurality of clearing networks to clear and settle the cash transfer, based, at least in part, on the stored information; and

add the selected clearing network to the formatted information.

60. (Original) The system of claim 59, wherein:

the memory stores at least one of fee, timing and capabilities information related to each of the plurality of clearing networks; and

wherein the processor is programmed to:

retrieve the at least one stored fee, timing and capabilities information from memory for the plurality of clearing networks;

compare the information; and select one of the plurality of clearing networks to clear and settle the cash transfer, based, at least in part, on the comparison.

61. (Original) The system of claim 51, further comprising:

memory to store information related to the second entity provided prior to receiving the information related to the cash transfer;

wherein the processor is programmed to:

compare information about the second entity received with respect to the cash transfer to the previously received stored information.

62. (Original) The system of claim 61, wherein the processor is further programmed to: cease processing of the cash transfer if there is a difference between the received information and the stored information.

63. (Original) The system of claim 61, wherein the information related to the second entity provided prior to receiving the information related to the cash transfer, is provided by a party, the processor being further programmed to:

inform the party of a difference between the received information and the stored information.

64. (Original) The system of claim 51, wherein the information relates to a plurality of cash transfers, and the information is provided in a file comprising a respective record for each cash transfer and a total amount of the cash transfers in all the records, the file being provided by a party, wherein: the file is stored in the memory; and

the processor is programmed to:

sum the amounts of the cash transfers in each record;

compare the summed cash value to the total value;

reject the file if the summed value and the total value are different;

report the rejected file to the party.

65. (Original) The system of claim 51, wherein the processor is further programmed to:

analyze the information for data errors.

66. (Currently Amended) The system of claim 64, wherein the information relates to a plurality of cash transfers, each described in a respective record in a file provided by a party, wherein:

the file is stored in the memory; and the processor is programmed to:

sum the number of records with an error; compare the sum to a threshold; and
reject the file if the number of records with errors exceeds the threshold; and
inform the party of an identity of the records with errors.

67. (Original) The system of claim 65, wherein the information relates to a plurality of cash transfers, each described in a respective record in a file provided by a party, wherein the processor is programmed to:

sum the number of records with an error; compare the sum to a threshold;
if the number of records with errors is less than the threshold, remove the records with errors from the file if the number of records with errors is less than the threshold; and
inform the party of an identity of the records with errors.

68. (Original) The system of claim 51, wherein the processor is further programmed to:

send the formatted information to a clearing network to clear and settle the cash transfer.

69. (Original) The system of claim 68, wherein the processor is further to:
inform a party of the status of the clearance and settlement of the cash transfer, based on information received from a clearing network.

70. (Original) The system of claim 51, wherein the processor is further programmed to:

format the information based, at least in part, on a clearing network to be used to clear and settle the cash transfer.

71. (Original) The system of claim 51, wherein the processor is further programmed to:

format the information into a first format if the bank account is in the United States; and
format the information into a second format if the bank account is not in the United States.

72. (Currently Amended) A system to manage and validate cash transfers by or on behalf of at least one first entity to a bank account of at least one respective second entity, the system comprising:

an interface to receive information related to the cash transfer in the form of a file, the file comprising at least one record related to a respective cash transfer, from a party;

memory to store the file;

a processor coupled to the interface and to the memory, the processor programmed to:

format the information in the at least one record into one of a plurality of formats based, at least in part, on a country where the bank account of the second entity related to the cash transfer of the record is located, to form a formatted record, wherein the information is provided in a file comprising a respective record for each cash transfer and a total amount of the cash transfers in all the records; and

send the file comprising at least one formatted record to a clearing network, via the interface, wherein the clearing network is operable to

sum the amounts of some or all of the cash transfers in each record;

compare the summed cash ~~value~~ amount to the total ~~value~~ amount; and

reject the file if the summed ~~value~~ amount and the total ~~value~~ amount are different.

73. (Original) The system of claim 72, wherein: the memory stores information related to:

country specific information and country specific formatting information related to a plurality of countries, the country specific information and country specific formatting information being required to conduct the cash transfer in the country where the account is located;

times in a plurality of countries beyond which cash transfer cannot take place;

value dates for money transfer in a plurality of countries, by which date money must be transferred into an account in that country; and

thresholds in a plurality of countries for monetary values above which a cash transfer must take place by wire transfer in a respective country; and

the processor is further programmed to:

- identify the country where the bank account is located, for a formatted record;
- retrieve country specific information from the memory for the country;
- add country specific information to a formatted record; retrieve country specific formatting information from the memory for the country;
- modify a formatted record to meet country specific formatting requirements of the country;
- retrieve the time beyond which cash transfer cannot take place from the memory for the country;
- add the time to the formatted information; retrieve the value date information from the memory for the country;
- add the value date to the formatted information; retrieve the threshold from the memory for the country;
- determine whether the cash transfer must be by wire transfer, based on the threshold; and
- add an indication of an acceptable transfer mode to the formatted information, based, at least in part, on the determination.

74. (Original) The system of claim 72, wherein:

- the memory stores information related to at least one of fees, timing and capabilities information of a plurality of clearing networks; and
- the processor is programmed to:

- retrieve the at least one of fees, timing and capabilities information for a plurality of clearing networks;
- compare the information and
- select one of a plurality of available clearing networks to clear; and settle the cash transfer of a formatted record based, at least in part, on the comparison of the retrieved information.

75. (Previously Amended) The system of claim 72, wherein the processor is further programmed to:

- analyze each record for data errors;
- sum the number of records with an error;

- compare the sum to a threshold;
- if the number of records with errors exceeds the threshold, reject the file; and
- inform the party of an identity of the records with errors; and
- if the number of records with errors is less than the threshold, remove the records with errors from the file; and
- inform the party of an identity of the records with errors.

76. (Original) The system of claim 72, wherein the processor is programmed to: format the information into a first format if the bank account is in the United States; and format the information into a second format if the bank account is not in the United States.

77. (Previously Amended) A system to manage cash transfers by or on behalf of at least one first entity to a bank account of at least one respective second entity, the system comprising:

- an interface to receive:
 - information about a second entity, from a party; and
 - information related to the cash transfer in the form of a file comprising at least one record related to a respective cash transfer, from the party;
- memory to store the information about the second entity and the information about the cash transfer; and
- a processor coupled to the interface and to the memory, the processor being programmed to:
 - compare the information about the second entity to the information about the cash transfer to identify differences in the same type of information, wherein the information about the cash transfer comprises summed amounts of cash transfers and the information about the second entity comprises a total value of the cash transfers.

78. (Original) The system of claim 77, wherein the processor is further programmed to:

- cease processing of the cash transfer of the record if there is a difference between the received information and the stored information; and

inform the party of the difference between the received information and the stored information.

79. (Original) The system of claim 77, wherein the processor is further programmed to:

flag the record where there is a difference; and
inform the party of the difference.

80. (Original) The system of claim 79, wherein the processor is further programmed to:

identify a country where the bank account of the second entity is located, based on the information related to the cash transfer, in a respective record;

format the information in the at least one record into one of a plurality of formats based, at least in part, on the country, to form a formatted record; and

send a file comprising at least one formatted record to a clearing network, via the interface.

81. (Previously Amended) A system to manage cash transfers by or on behalf of at least one first entity to a bank account of at least one respective second entity, the system comprising:

an interface to:

receive information related to the cash transfer in the form of a file comprising at least one record related to a respective cash transfer, from a party;

memory to store the received information; and

a processor coupled to the interface and to the memory, the processor being programmed to:

send the information to a clearing network to clear and settle the cash transfer, wherein the information is provided in a file comprising a respective record for each cash transfer and a total amount of the cash transfers in all the records;

sum the amounts of some or all of the cash transfers in each record;

compare the summed cash value to the total value;

reject the file if the summed value and the total value are different; and

inform the party of a status of the clearance and settlement of the cash transfer based on information provided by the clearing network.

82. (Original) The system of claim 81, wherein a second party is contractually associated with the first entity or the second entity with respect to the cash transfer, and the processor is further programmed to:

inform the second party of the status.

83. (Original) The system of claim 81, wherein a second party is contractually associated with the first party or the second party with respect to the cash transfer, and the processor is further programmed to:

allow access to information about the status of the cash transfer by the second party.

84. (Currently Amended) A system to manage and validate cash transfers by or on behalf of at least one first entity to a bank account of at least one respective second entity, the system comprising:

an interface to:

receive information related to the cash transfer in the form of a file comprising at least one record related to a respective cash transfer, from the party, and

memory to store the received information; and

a processor coupled to the interface and to the memory, the processor being programmed to:

process the record for cash transfer, wherein the information is provided in a file comprising a respective record for each cash transfer and a total amount of the cash transfers in all the records;

sum the amounts of some or all of the cash transfers in each record;

compare the summed cash ~~value~~ amount to the total ~~value~~ amount;

reject the file if the summed ~~value~~ amount and the total ~~value~~ amount are different; and

allow access to information about the status of the processing of the record by the system, to at least one selected party.

85. (Original) The system of claim 84, wherein the processor is further programmed to:

send the information to a clearing network to clear and settle the cash transfer;

receive information from the clearing network concerning a status of the clearance and settlement of the cash transfer; and

allow access to information about the status of the processing of the record by the clearing network, to the at least one selected party.

86. (Original) The system of claim 85, wherein the selected party is contractually associated with the first party or the second party with respect to the cash transfer, the record comprises an identification of the selected party and the processor is further programmed to:

receive identification of the selected party from the party;

compare the identification with an identification of the selected party in the record; and

allow access if the identification of the selected party matches the identification in the record.

87. (Currently Amended) A method of managing and validating cash transfers by or on behalf of at least one first entity to a bank account of at least one respective second entity, the method comprising:

receiving information related to a cash transfer in the form of a file comprising at least one record related to a respective cash transfer and a total amount of the cash transfers in all the records;

processing the record by;

summing the amounts of some or all of the cash transfers in each record;

comparing the summed cash ~~value~~ amount to the total ~~value~~ amount;

rejecting the file if the summed ~~value~~ amount and the total ~~value~~ amount are different;

receiving a request for access to status information related to the status of the processing of the record; and

selectively granting access to the status information.

88. (Original) The method of claim 87, further comprising:

sending the record to a clearing network to clear and settle the cash transfer;

receiving information from the clearing network concerning a status of the clearance and settlement of the cash transfer; and

allowing access to information about the status of the processing of the record by the clearing network, to the at least one selected party.

89. (Original) The method of claim 87, wherein the selected party is contractually associated with the first party or the second party with respect to the cash transfer and the record comprises an identification of the selected party, the method further comprising:

receiving an identification of the selected party from the party;

comparing the identification with an identification of the selected party in the record; and

allowing access if the identification of the selected party matches the identification in the record.